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Assistant Commissioner for Patents  
Box PROVISIONAL APPLICATION  
Patent and Trademark Office  
Washington, D.C. 20231

RE: Title: INTEGRATED TECHNOLOGY MONEY TRANSFER SYSTEM  
Attorney Docket No.: PC-1053  
Inventor: BATTAGLINI, ET AL.



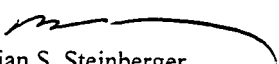
**23717**

PATENT TRADEMARK OFFICE

Honorable Assistant Commissioner:

Enclosed is an original U.S. Provisional Application for Patent Cover sheet, specification containing ~~29~~ 29 pages, (1) pages of Informal Drawings, Verified Statement (Declaration) Claiming Small Entity Status. Power of Attorney for Provisional Application, return post card and one check payable to the Assistant Commissioner for Patents in the amount of \$75.00.

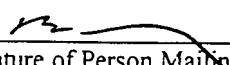
Respectfully submitted,

  
Brian S. Steinberger

Registration No. 36,423

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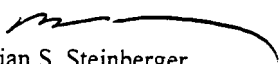
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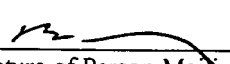
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**"Cash Magic" – Executive Summary:**

"Cash Magic's" (CM) unique product technology will offer the consumer and business markets an easy to use method for quickly and easily sending someone cash by utilizing Credit Cards, Debit Cards, Touch-Tone Telephones and Automated Teller Machine (ATM) devices available worldwide. The service will be available 24 hours a day, 7 days a week. Sending will be initiated via touch-tone telephone access to an automated, "state-of-the-art", computer system integrating unique "Cash Magic" processing with existing financial services software products, making remote cash withdrawal available from an ATM with a "Cash Magic" card. The automated system invented, developed and employed will result in low operating expense and high profitability.

"Cash Magic" will provide a higher quality product, offering greater transaction initiation convenience, immediate transfer execution and much greater availability of cash receipt than presently existing systems. While this argues for pricing the service at a premium over the existing competition, Integrated Technological Systems, Inc. has planned, as a matter of policy, to provide lower cost to the consumer to facilitate rapid market entry and increased market share.

**"Cash Magic" – Product and Business Summary:**

The business concept for "Cash Magic's cash transfer product is to utilize existing, proven technology to provide an easy to use, readily available, reliable, low cost method of sending cash to any desired recipient using automated touch-tone telephone access and

a Credit Card, Debit Card or ATM Card. Cash distribution is made available through a constantly growing number of some more than 200,000 conveniently located ATMs in the U.S. and more than half a million ATM devices available throughout the world.

Senders will call a toll-free telephone number and respond to prompts from Interactive Voice Response (IVR) technology. The IVR programs, in wide use today in other applications, will "interact" with computer "voice" prompts and touch-tone telephone keypad "responses" to initiate the transaction. The sender's card is charged for the amount requested to be disbursed plus a fee for the "Cash Magic" service. Cash can be received from an ATM device by using a "Cash Magic" card and a personal identification number (PIN).

The amount to be disbursed to the recipient, plus a reserve for network processing fees and a possible ATM surcharge, will be credited to a PIN number identifiable "Cash Magic" escrow account. The balance of the fee will be credited, by split deposit, to an Income Account. The sent amount, plus the ATM surcharge, if any, will be disbursed upon proper, secure demand from an ATM as a commonplace withdrawal transaction from a Credit Card, Debit Card or ATM Card. The excess balance reserved, after settlement of the network processing fees and the ATM surcharge, if any, will then be transferred, as additional profit, to the income amount.

The existing methods for unplanned remote emergency cash transfers require disbursement through an agent. These methods limit available locations, restrict hours of availability and require the presence of paid persons at the agency cash pickup sites. "Cash Magic" offers the customer an easy to use method of sending cash, making it available at ATM locations

throughout the world, 24 hours a day, 365 days a year. This automated process for sending cash can and will be offered at a lower cost than competitive services.

CM shall license and integrate a foreign exchange system which will provide a comprehensive, multi-currency, computation, reconciliation, transfer, settlement and accounting system to support and implement a real time, virtually simultaneous ATM pay-out, in other than the country and currency of origin, at the current rate of exchange at the time of the pay-out.

By utilizing existing technologies and application software, presently being utilized in other applications, introduction of "Cash Magic" to the marketplace will be made in less time and with much less cost than original development of component software. The logic and scripts needed to interact with users will require a programmer to program the "Cash Magic" proprietary software to perform the unique aspects of the process and linking to available software for ATM Credit and Debit Card authorization and accounting settlements. Selected existing software will be purchased or licensed from one of a number of available choices.

The established market includes individuals and businesses with a recurring or an emergency need to send cash to a remote person, quickly, easily and reliably, and giving the recipient the flexibility and convenience of cash pickup at any hour from any of the numerous ATM's available today. These transactions usually involve family, friends or business associates. A son or daughter at college, a business or other traveler with an

unanticipated desire or unplanned need for additional money, or an immediate financial need for an unexpected emergency situation are examples of typical transaction motivations.

**“Cash Magic” - Business Proposition:**

There is an existing need and market for providing for unplanned emergency and convenience cash transfers and disbursements to “Anyone, Anytime, Anywhere”.

There are existing methods available today to initiate remote cash disbursements. Western Union and MoneyGram service approximately 97% of the market. However, they offer limited hours of availability and fewer cash disbursement locations to the recipient. They require human agents for payment, and the fees they charge for their services are considerably higher than the planned “Cash Magic” fees.

The advantages and benefits of the “Cash Magic” services include easy transfer initiation access through a home convenient toll-free telephone call, widely available access to ATMs for receipt of cash, and the low cost of development and automated operation being passed on, in part, to the consumer by way of lower fees for services than available from either Western Union or MoneyGram.

**“Cash Magic” Program Sketch**

**BASIC PROMPTS:**

1. Sender uses touch-tone telephone to call toll-free CM number.
2. Call Center computer answers the call with several ‘preliminary’ prompts:  
English/Spanish, fee structure- if desired, terms of transactions, etc.

3. If you have a Credit Card, Debit Card or ATM Card with a PIN number and are ready to transfer the cash - Press 1.
4. Please enter the amount you want made available from an ATM in multiples of \$20.00 (e.g., \$300) then press the pound (#) sign.
5. Computer program computes charge.
6. The total amount which will be charged to your card will be (e.g., \$320). Press 1 to continue.
7. Please enter your Credit Card, Debit Card or ATM Card number.
8. Please enter your PIN number.
9. Please enter the CM card number to be used for withdrawal or Press the pound (#) sign if you want to open a "One in a Billion" account.

10. If card number is entered:

The computer processes the transfer from the caller's Credit Card, Debit Card or ATM Card and "deposits" the face amount plus the reserve for a possible ATM surcharge and the network processing fees to an "Escrow Account" with a 9-digit account number composed of the last 5-digits of the card number plus the 4-digit PIN number. The computer program will "split deposit" the balance into an income account.

11. If the pound sign (#) is pressed:

The computer assigns a random 9-digit account number described as a PIN number, advises the caller of the number and asks the caller to enter the 9-digit number to confirm the recorded number then the pound sign to complete the transaction. The

computer processes the transfer from the caller's Credit Card, Debit Card or ATM Card and "deposits" the face amount plus the reserve for a possible ATM surcharge and network processing fees to an "Escrow Account" with the 9-digit PIN number for the account number. The computer program will "split deposit" the balance into an income account.

### **WITHDRAWAL:**

1. The recipient will insert a CM card into an ATM, follow withdrawal prompts and enter the 4-digit or 9-digit PIN number.
2. The CM computer program will, virtually simultaneously, authorize the ATM payout, the ATM surcharge payment, if any, and the payment of the network processing fees.
3. The computer will then transfer any excess reserve to the Excess Transfer Reserve Income Account.

### **Sending Unplanned Emergency Cash:**

- A. A call to the CM Call Center's toll-free number will access the CM computer, which will be able to handle multiple calls simultaneously, and which answers with "prompts".
- B. The basic "prompts" and process sketch to create the "transfer" are as follows:
  1. English – Press 1, Spanish – Press 2.
  2. The transfer will not be completed, your card will not be charged, and the CM account will not be created until you have approved the amount to be transferred and the CM fee.



3. Please listen to the following options:
  - A. If you want detailed information about CM transfers – Press 1.
  - B. If you want to send cash to an already purchased CM card and have that CM card number, and your Credit Card, Debit Card or ATM Card and your PIN number ready – Press 2.
  - C. If you want to create a “One in A Billion” numbered account to be obtained with any CM card and the secret 9-digit account number that you will receive from the CM computer, and you have a pen and paper ready to record the account number, and you also have your Credit Card, Debit Card or ATM Card and your PIN number ready – Press 3.
4. Enter the dollar amount you wish to transfer in multiples of \$20.00, then press the “pound” sign (e.g., \$300.00).
5. The total cost to create this account, including the ATM dispensing charges will be (e.g., \$320). To continue, in accordance with the CM terms on file – Press 1.
6. Enter your Credit Card, Debit Card or ATM Card number followed by the pound (#) sign.
7. Enter your PIN number followed by the pound (#) sign.
8. Please hold while we access your account and create your CM account.  
  
The computer accesses the appropriate network and processes a transfer authorization the same as for an ATM cash withdrawal transaction.

9. If you want ATMs to dispense the (\$300) to a specific CM card with an already assigned 4-digit PIN number - Press 1. If you want ATMs to dispense the (\$300) to any CM card along with a 9-digit, "One in a Billion" account to be used as a PIN number - Press 2.

A. If number 1 was pressed:

1. Enter the CM card number to receive the cash then press the pound (#) sign.
2. The party will receive the (\$300) from an ATM with that CM card and the assigned 4-digit PIN number.
3. You have entered (e.g. 123 456 789). If you want any of the information repeated - Press 1. If you are in agreement with all the information given to you by "Cash Magic's" "CyberSpace" Cash Voice, and want to complete this cash transfer - Press the pound (#) sign.

B. If number 2 was pressed:

1. Please have a pen and paper ready to record your "One in a Billion" account PIN number then - Press 1.
  - a. The CM program creates and assigns, a 9-digit, random, previously unused, account number, referred to as a PIN number.

2. Please write down the "One in a Billion" account pay-out PIN number which is (e.g., 423 158 264).
3. If you want the 9-digit PIN number or any other information repeated - Press 1. If you are in agreement with all the information given to you by "Cash Magic's" CyberSpace Cash Voice, and want to complete this cash transfer, please enter the 9-digit pay-out PIN number followed by the pound (#) sign.
10. "CM" thanks you! Your CM CyberSpace Cash is already available at more than half a million ATMs worldwide.
11. If you would like to create another CM account at this time, Press 1, otherwise, you may now hang up. Again, "CM" thanks you for using the CM CyberSpace Cash Transfer System-the most modern, easiest, quickest, and least expensive way-to send someone cash.
12. The face transfer amount, a reserve for a possible ATM surcharge and a reserve for network processing fees (e.g., \$306), is credited to a CM "Escrow Account", earmarked with the 9-digit card number and the PIN number previously assigned to that card, or the 9-digit "One in a Billion" account PIN number. CM's bank, pursuant to an escrow agreement will pay the face amount, any ATM surcharge up to \$4.00, and network processing charges upon "presentation" of the said numbers. The initial gross profit is, by "split deposit", credited to an income account.

C. CM shall also implement a third party initiation software program and marketing campaign to service a segment of the market that have an income but that do not have a traditional bank account Credit Card, Debit Card, or ATM Card, to initiate a telephone transfer. Those that utilize money transfer services on a regular basis are most often first generation immigrants that send a portion of their income to their families in their country of origin. Some 80% of the transfers from the U.S. to outside the U.S. are to Mexico. These income earners are most often employed as unskilled or semi-skilled labor. Employers and check cashing agencies most often cash their paychecks for them. They will be able to utilize the CM service through an employer or check cashing agency that received a CM "service provider's package". The package will include instructions, "employee's packages" containing bilingual employee and recipient instructions, a Cash Magic card, and an envelope to mail the card to the intended cash recipient.

Transfers to the CM cards can start upon receipt of the mailed card by the intended card recipient. The employer or check cashing agency can receive an endorsed paycheck before calling a "Service Provider's" toll-free number. Prompts will elicit the employee's CM card number and the amount for ATM withdrawal, and the employer's payroll account, or the check cashing agency's bank account, Debit

Card number and PIN number. The computer program will compute and announce, in English or Spanish: "You must pay a total of (e.g., \$320) which includes a (e.g., \$4.00) "service fee" to whoever is providing this service for you and (e.g., \$316) to Cash Magic to provide (e.g., \$300) immediate cash for pay-out by an ATM. The cash can be obtained by using the Cash Magic card with number (e.g., 123 456 789) and the secret PIN number. To repeat, Press 1, or, to approve the charges and make the (\$300) available now, press the pound sign.

The "Service Provider" can accept and retain the 20% (e.g., \$4.00) service fee for the service rendered, which amount was discounted from the CM fee, or refuse it as a "perk" or job benefit to the employee.

### III. Pay-out by ATM:

- A. A CM card is inserted into an ATM to access the CM "Escrow Account" system.
- B. Card instructs to follow the ATM "prompts":
  - 1. Enter "PIN number".
    - a. Entering 9-digits will cause the computer to access that 9-digit "Escrow Account" number and entering 4-digits will cause the computer to preface the 4-digits with the last 5 numbers on the card to create the 9-digit account number and then to access that

“Escrow Account” number.

2. Enter “Withdrawal”.
3. Enter “Amount”.
4. Enter “From Debit Card”.
5. Enter “Yes” to approve the surcharge, if any. (Many ATM’s have no surcharge and a few are higher but the most common ATM surcharge is \$1.00).

C. The CM computer “authorizes” the transfer of the face amount plus the ATM surcharge, if any, up to \$4.00, to the ATM account’s credit, as well as the payment of the associated network processing fees.

1. Simultaneously, any excess reserved for fees is transferred from the “Escrow Account” to an Income Account.

#### IV. Miscellaneous Matters:

- A. Terms and contractual service agreement information about CM transfers will be summarized in prompt B-5 below and the card package. Complete terms will be set forth in a Customer Information Pamphlet available from prompt B-6 below, and through the Customer Service toll-free number.
- B. CM’s “Customer Service” toll-free number will access a computer program with the following basic prompts:
  1. If you prefer Spanish - Press 1.
  2. To find out the cash available in a CM account - Press 2 then enter your card number followed by your PIN number.

3. For instructions on using the CM services - Press 3.
  4. For lost card and refund information - Press 4.
  5. For a summary of the CM contractual service agreement for sending cash - Press 5.
  6. To receive a pamphlet with detailed information about the CM contractual service agreement - Press 6.
  7. To speak to a "Customer Service Representative" - Press 7 or just stay on the line.
- C. A 4-digit PIN number will be permanently assigned each CM card, thereby becoming, when prefaced with the last 5 numbers individually assigned to each card, a 9-digit Escrow Account number accessible by that card and the 4-digit PIN number. A second account will be accessible with any CM card and a 9-digit "One in a Billion" Escrow Account number referred to and utilized at an ATM, as a PIN number.
- D. The entry of a wrong PIN number at an ATM, or in a call center balance inquiry, will prompt a request that the correct PIN number be entered. If the second entry is not correct the transaction will be terminated and the card suspended for 1 hour to prevent fraudulent searching. An additional use of the card with an incorrect PIN number will result in revocation of that card.
- E. After 48 hours, the intended recipient, or the sender with the CM card and the PIN number, can by phone or mail request CM to close the account and to send a

check for a complete refund of the full amount paid by the sender, or such amount as may remain in the account due to only partial pay-out because of an ATM limitation, or because the international exchange rate caused payment only to the nearest foreign money multiple.

- F. Any 'Transfer Money' left in the "Escrow Account" at the expiration of 5 years will be donated to the American Cancer Society.
- G. Cash could also be received from cooperative stores which could put through a charge for the amount available to the recipient plus the \$4.00 reserved for the highest potential ATM surcharge, thereby earning \$4.00 for handling the transaction and paying out the cash. The customers would slide their card through a "card swipe", then enter their own 4-digit or 9-digit PIN number on the keypad as they presently do when utilizing a Debit Card's PIN number to make a purchase. Supermarkets and other businesses presently offer additional cash withdrawal which is added to the sale amount charged to the card. Signs offering to pay-out CM transfers are anticipated to be well received by businesses since it will result in \$4.00 income and additional potential customers with cash in hand inside their establishment.
- H. CM plans to market both the CM ATM card and a CM "double" card with a pre-paid phone card on the opposite side. CM shall keep the price per minute lower than generally charged by pre-paid phone card companies in order to be more desirable than single purpose pre-paid phone cards. The CM "double" card would



generate primary profits from sales, repeat profits from phone time re-charges and major secondary profits by being available for the more profitable CM Money Transfer Service.

I. Card Swipe Payroll System Business Process System:

The objective is to better serve the needs of the migrant worker and other unbanked employees as well as to provide an easy and economical method for Hispanics and others to send part of their income to relatives in Mexico or other countries of origin, with a completely automated and inexpensive employer payroll system.

CM will provide employers with a computer program, a card swipe, CM cards with a "scratch off", or other concealed, pre-assigned PIN #, and employer and employee instructions in English and Spanish.

Each employee will receive one or more CM cards. The CM computer program supplied will put an employee information format onto a computer monitor. The employer will fill in the information needed for the later determination of withholding taxes and other payroll computations. The employee will supply the CM account number, without the PIN #, which is to receive the net pay. Alternatively the employee can supply more than one CM card account number and the amounts or percentages to be transferred to each. One or more CM cards can be sent, or otherwise acquired by dependent relatives, even in Mexico or another country, to receive a portion of the employee's income. The PIN # can be changed by calling a CM toll-free service center number and

following the I.V.R. prompts.

The employee will put his card through the card swipe when starting work and when stopping. The CM computer program will compute the time worked, the gross pay, the deductions, and the net pay.

The card swipe can be at the employer's location or at the work-site with a portable personal computer. Transfers can be made on a daily basis, or such basis as preferred by the employer. The transfer will be implemented by calling a special toll-free number, which will access and download the payroll information into the CM computer payroll program. Alternatively, a CM website can safely receive encrypted information from the employer's computer.

The CM employer computer program will communicate each receiving account number and the gross amount of the employer transfer from the employer payroll account. CM will deduct an agreed fee or service charge and split deposit the balance to the individual employee's CM escrow account, or accounts, accessible with the CM magnetic stripe card(s) from any ATM with the addition of the PIN # correlated to that account.

The transfer to the employee's CM escrow account(s) accessible from any domestic or foreign ATM, will occur virtually simultaneously with the implementation by the employer. The employer can also elect to transfer withholding taxes to a CM escrow account.

The system will benefit employers by providing an easy to use, accurate, time saving, and inexpensive payroll system. The automated system will eliminate

bookkeeping, payroll and tax computations, check writing and virtually all expenses normally associated with the employee payroll. Employer and employee statements can be acquired from the CM computer periodically and on demand.

The system will benefit employees by providing a quick, easy to use method to receive pay, as earned, without a traditional bank account, and to send a portion of the pay to a relative, even in another country, at low cost and without any effort.

An alternative method will be provided for employers without computers. The CM computer will provide the necessary payroll computations. The individual employee's information can be entered by accessing a CM toll-free number and I.V.R. prompts will stimulate the entry of information with a touch-tone keypad. The card swipe could then be connected to the CM program, set up for that employer, with a telephone line connection to the CM computer, which will perform all the computations and transfers.

The CM employer payroll system which combines a card swipe, an accounting system, a tax and payroll computation system and a simultaneous ATM cash payout system, virtually without employer time or effort, is an improvement over all present "state-of-the-art" payroll systems. The invention will be of particular benefit to the more than 35% of American adults who do not have bank accounts and to those who employ them.

### CM Invention: Features and Claims

A system invented for the specialized purpose of sending emergency cash which, in its entirety as a system, is substantially different from, and an improvement upon, any previously patented or previously disclosed system.

#### CM Features and Claims:

1. Provides a fully automated transaction process.
2. Provides for sending someone unplanned emergency cash.
3. Provides the system and technology for utilization of ATM processors, networks and systems.
4. Cash can be sent from any credit card or debit card with a PIN number previously assigned by the card issuer.
5. Provides the proprietary system sequence, technology and software, to process the cash sent as if the sender was remotely making a withdrawal from a CM "virtual ATM" by entry of their card and PIN numbers on a computer or telephone keypad and with cash thereby transferred to the CM "virtual ATM" account.
6. Creates the lowest cost system to operate and provide the service.
7. Provides the quickest and easiest way to send and receive emergency cash.
8. Provides the safety and convenience of sending cash from home with a computer or phone.
9. Provides for the utilization of the quickest and least expensive ATM transaction processors and networks.

10. Requires no special input interface device to implement sending cash.
11. Provides the security of a simultaneous transfer to a national bank CM escrow account of the fund to be received plus a reserve for a possible ATM surcharge and the processing fee expenses, thereby making the cash receipt secure independent of CM or its solvency.
12. Provides for the simultaneous random creation and assignment of a 9-digit escrow account number.
13. Provides the security of one billion potential account numbers.
14. Provides the security of limitation of attempted use of CM card with incorrect account number thereby preventing fraudulent random searching for a funded account.
15. Provides for an escrow agreement to pay to any ATM presenting the 9-digit account number.
16. Requires no special ATM program or re-programming.
17. Requires no special ATM card reader device.
18. Provides for the licensing and integration of the "Mosaic" program, or a similar program, to provide payment at the current rate of exchange between country of origin and payment.
19. Provides a system utilizing inexpensive magnetic stripe "uncharged" cards to receive cash sent.

20. Provides for escrow account pay-out access at any ATM, with any CM generic card.
21. Does not utilize I.C. chip "smart card" technology thereby avoiding presently limited use potential, higher cost of that technology and risk of loss of "charged" cards.
22. Provides for the receipt of cash sent by entering the account number as if it was a PIN number which will route the transaction to the escrow bank which has agreed to pay-out the escrowed funds upon presentment of the account number.
23. Provides for unlimited re-use of the CM card.
24. Provides for obtaining of a CM card before or after the cash is sent.
25. Cash sent will be receivable from more than 200,000 U.S. and one half million Worldwide presently available ATM locations.

The integration of some common components into the invented proprietary system sequence with the proprietary software programs and technology combine to create the fastest, the most convenient and the lowest cost system to send emergency cash.

# 4000 "Cash Magic" System High Level Technological Schematic

"Cash Magic" Customers  
 Touch-Tone Phones

